

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

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Manufacturers and Traders Trust Company, a/k/a M&T
Bank, successor by merger with Hudson City Savings
Bank

In Re:
Miguel A. Perez-Fleitas,

Debtor.



Order Filed on January 18, 2024
by Clerk,
U.S. Bankruptcy Court
District of New Jersey

Case No.: 20-18560 SLM

Hearing Date: 1/10/2024 @ 10:00 a.m.

Judge: Stacey L. Meisel

ORDER RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: January 18, 2024

A handwritten signature in cursive script, reading "Stacey L. Meisel".
Honorable Stacey L. Meisel
United States Bankruptcy Judge

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Debtor: Miguel A. Perez-Fleitas

Case No: 20-18560 SLM

Caption of Order: ORDER RESOLVING CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Manufacturers and Traders Trust Company, a/k/a M&T Bank, successor by merger with Hudson City Savings Bank, Denise Carlon appearing, upon a certification of default as to real property located at 1125 Monmouth Avenue, Linden, NJ, 07036, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Paola D. Vera, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of January 8, 2024, Debtor is past due with a total delinquency of \$5,546.66 for the months of November 2023 through January 2024 (3 @ \$2,106.61 less suspense \$773.17); and

It is **ORDERED, ADJUDGED and DECREED** that Debtor shall make a payment of \$2,200.00 by January 20, 2024; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrearage in the amount of \$3,346.66 will be paid by Debtor remitting \$557.78 per month for five months and \$557.76 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on February 1, 2024, and continue for a period of six months until the post-petition arrearage is cured;

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume February 1, 2024, directly to Secured Creditor (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees in an amount to be included in a post-petition fee notice which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.